

R E M A R K S

Prior to entry of this Amendment:

- Claims 26, 28, and 70-80 were pending in the present application
- Claims 26, 28, and 80 have been withdrawn
- Claims 70-79 stand rejected

Upon entry of this Amendment, which is respectfully requested for the reasons set forth below:

- Claims 70-79 and 81-90 will be pending (20 total claims)
- Claims 70, 73, and 76-79 will be amended
- Claims 26, 28, and 80 will be cancelled
- Claims 81 – 90 will be added
- Claims 70, 73, 76-79, 81 and 83 will be the only independent claims (8 independent claims)

A. Election of “Group II”

Per the Examiner’s request, we confirm that we have elected to prosecute the invention designated as “Group II,” which the Examiner asserts includes Claims 70 – 79.

B. Claims 26, 28, and 80 are Cancelled

Claims 26, 28, and 80 (“Group I”) have been cancelled without prejudice by this Amendment. We intend to pursue the subject matter of Claims 26, 28, and 80 in a continuing application.

C. Claim Amendments**C.1. Claims 70, 73, and 76 - 79 have been amended**

No new matter has been added. Each of independent Claims 70, 73, and 76 – 79 has been amended to clarify that the gift certificate does not include the account identifier. We submit that independent Claims 70, 73, and 76 – 79 contain allowable subject matter.

C.2. New Claims 81 – 90 have been added

No new matter has been added. Applicants respectfully submit that Claims 81 - 90 (discussed further below) contain allowable subject matter.

D. Section 102(a) Rejection

Claims 70 – 79 stand rejected under 35 U.S.C. 102(a) as being anticipated by U.S. Patent No. 5,909,673 issued to Gregory (“Gregory”). Applicants respectfully traverse the Examiner’s Section 102(a) rejection.

D.1. Independent Claims 70, 73, and 76 – 79

Each of independent Claims 70, 73, and 76-79 generally recites *producing a gift certificate including thereon a certificate identifier*.

In each claim, *the certificate identifier corresponds to an account identifier that is associated with a financial account, and the certificate identifier is different from the account identifier*.

The Examiner asserts that Gregory teaches the producing of a gift certificate that includes such a *certificate identifier*. We respectfully traverse this assertion.

There is nothing in Gregory that would suggest a gift certificate having anything to do with a financial account, much less *generating such a certificate identifier*, as recited in all of the independent claims. The passages at Columns 5 and 6 cited by the Examiner are directed primarily to money orders. The passages briefly note that the disclosed system could be modified to provide for printing gift certificates. However, there is no discussion whatsoever as to how a gift certificate identifier could be generated, much less that a gift certificate identifier could correspond to an account identifier that identifies a financial account. Further, there is no hint at all of the desirability of having a gift certificate related directly or indirectly to any type of financial account.

Furthermore, each of the independent Claims 70, 73, and 76-79 now recites a feature clarifying that *the produced gift certificate does not include the account identifier*. Gregory does not suggest the printing of any financial instrument without an “account number.” [See, e.g., Column 5, line 56 to Column 6, line 8]. Accordingly, Gregory is unconcerned with any security risk of including on a financial instrument an account identifier that identifies a financial account.

In contrast, various embodiments of the present invention are directed to issuing a gift certificate drawn, for example, on a credit card or other financial account, that may be redeemed more securely using a secure alias account identifier. [Specification, page 7, lines 14-19]. In one embodiment, there is no way for a person to visually inspect the gift certificate to discern the account number belonging to the account holder. The person would only see the certificate identifier and accordingly would not have access to the entire available credit line of the account holder. [See, e.g., Specification, page 17, lines 18-23].

We respectfully submit that Claims 70 - 79 are not anticipated by Gregory. For at least the reasons stated herein with respect to all of the independent claims (Claims 70, 73, and 76 – 79), we respectfully request that the Examiner reconsider the 102(a) rejection of Claims 70 – 79.

If we have misunderstood any of the Examiner’s reasoning, we respectfully request that the Examiner clarify how Gregory suggests any correspondence of a gift certificate identifier and

an account identifier, or why one of skill would even find it desirable to relate a gift certificate to a financial account.

D.2. Claims 71 and 74

The Examiner states that Gregory teaches a feature of a financial account identifier that cannot be discerned from the gift certificate identifier by a third party. [Office Action, page 4]. We respectfully traverse this assertion.

We have reviewed Gregory, including the cited portions (Column 6, lines 18-22, 31-39; Column 8, lines 45-53). As noted above, there is no indication that Gregory is concerned at all with whether or not an account identifier may be discerned at all, much less from another type of identifier.

In contrast, as discussed above, some embodiments of the present invention provide for a gift certificate with the characteristic that there is no way for a person to visually inspect the gift certificate to discern the account identifier that identifies a financial account associated with the gift certificate. [See, e.g., Specification, page 17].

The cited portions of Gregory have nothing to do with identifiers at all, much less discerning one identifier from another. The cited portions of Column 6 only disclose how authorized employees need a valid password to print payroll checks. This has nothing to do with gift certificates, certificate identifiers, or discerning an account identifier from a certificate identifier. The cited portion of Column 8 is similarly devoid of any hint of discerning one type of identifier from another.

We respectfully submit that Claims **71 and 74** are not anticipated by Gregory.

D.3. Claims 72 and 75

The Examiner states that Gregory teaches features related to the redemption of gift certificates. [Office Action, page 4]. We respectfully traverse this assertion.

We have reviewed Gregory, including the cited portions (Column 9, lines 50-59; Column 10, lines 46-55). Nothing in Gregory even remotely hints at the redemption of a gift certificate, much less updating stored account data to reflect the redemption, as generally recited in Claims **72 and 75**.

The cited portions of Gregory refer to check processing and to the printing of a money order log. This has nothing to do with either gift certificate redemption or the updating of stored account data.

We respectfully submit that Claims **72 and 75** are not anticipated by Gregory.

For at least the reasons stated herein, Applicants respectfully request allowance of the pending Claims **70 - 79**.

E. Newly-Added Claims 81 – 90 Are Patentable Over the Cited References

Newly-added Claims **81 – 90** are patentable over Gregory for at least the reasons presented herein.

As discussed herein, some embodiments of the present invention provide for an identifier that identifies a gift certificate and is an alias of an identifier that identifies a financial account. In some embodiments, the gift certificate has sixteen digits so as to be compatible with some conventional credit card transaction processing systems. [See, e.g., Specification, page 10, lines 5-9]. In at least one embodiment, the financial account is a credit card account.

Gregory does not teach or suggest an identifier that is an alias of another identifier that identifies a financial account. Nor does Gregory hint that a gift certificate might be related to a credit card account. Specifically, Gregory does not teach or suggest any of the following:

- *the sixteen-digit certificate identifier is an alias of an account identifier that identifies a financial account*
- *the account identifier identifies a credit card account*

as recited in new independent Claim **81**. New claim **82** is dependent from Claim **81**.

Similarly, Gregory does not teach or suggest any of the following:

- *generating an alias identifier that provides an indirect link to the financial account*
- *in which the alias identifier is different from the account identifier*

as recited in new independent Claim **83**. New claims **84 - 90** are dependent from Claim **83**.

Claim **85** further contains the feature that the gift certificate does not include the account identifier.

Claim **86** further contains the feature that the alias identifier comprises at least fifteen digits.

Claims **88 and 89** further contain the features that the financial account is a credit card account and a checking account, respectively.

For at least the reasons stated herein, Applicants respectfully submit that new Claims **81 – 90** are allowable.

F. Conclusion

It is submitted that all of the claims are in condition for allowance. The Examiner's early re-examination and reconsideration are respectfully requested.

Please charge any fees that may be required for this Amendment to Deposit Account No. 50-0271. Furthermore, should an extension of time be required, please grant any extension of time which may be required to make this Amendment timely, and please charge any fee for such an extension to Deposit Account No. 50-0271.

If the Examiner has any questions regarding this amendment or the present application, the Examiner is cordially requested to contact Michael Downs at telephone number (203) 461-7292 or via electronic mail at mdowns@walkerdigital.com.


G. Petition for Extension of Time to Respond

Applicants hereby petition for a one-month extension of time with which to respond to the Office Action. Please charge \$55.00 for this petition to our Deposit Account No. 50-0271. Please charge any additional fees that may be required for this Response, or credit any overpayment to Deposit Account No. 50-0271.

If an additional extension of time is required, please grant a petition for that extension of time which is required to make this Response timely, and please charge any fee for such extension to Deposit Account No. 50-0271.

Respectfully submitted,

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Date



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